

Certificate Number: 17082-PAE-DE-031451465

Bankruptcy Case Number: 18-13229



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 9, 2018, at 4:13 o'clock PM MST, MARGARET A MCCLUSKEY completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 9, 2018 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director